



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name [PINNACLE BANCORP, INC.](#)

City/State [OMAHA, NE](#)

Bank Holding Company Information

Federal Reserve District: [10](#)

Consolidated Assets (\$000): [17,677,299](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [4](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[PINNACLE BANCORP, INC.](#)
[18081 BURT STREET](#)
[OMAHA, NE 68022](#)

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019																	
Average assets (\$000)	17,964,591			16,042,160			16,379,572			13,723,858			11,656,096																	
Net income (\$000)	147,741			173,256			226,045			181,042			167,550																	
Number of BHCs in peer group	132			132			130			128			125																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	2.89	2.79	53	3.10	2.65	81	3.02	2.60	79	3.23	2.77	80	3.37	3.01	64															
+ Non-interest income	0.42	0.94	20	0.60	1.09	27	0.58	1.04	28	0.72	1.21	31	0.83	1.32	33															
- Overhead expense	1.80	2.18	24	1.88	2.21	30	1.87	2.17	29	2.15	2.57	30	2.35	2.69	34															
- Provision for credit losses	0.08	0.10	48	0.03	-0.12	83	0.03	-0.09	81	0.13	0.51	9	0.03	0.15	19															
+ Securities gains (losses)	0	0	22	0	0.01	23	0	0.01	35	0	0.02	26	0	0.01	26															
+ Other tax equivalent adjustments	0	0	48	0	0	6	0	0	46	0	0	48	0	0	42															
= Pretax net operating income (tax equivalent)	1.40	1.46	48	1.84	1.76	60	1.77	1.66	63	1.69	1.04	87	1.84	1.56	73															
Net operating income	1.10	1.10	51	1.44	1.34	62	1.38	1.26	66	1.32	0.81	87	1.44	1.19	76															
Net income	1.10	1.10	51	1.44	1.34	62	1.38	1.26	66	1.32	0.82	86	1.44	1.19	76															
Net income (Subchapter S adjusted)	1.56			2.06			1.97			1.18			1.17																	
Percent of Average Earning Assets																														
Interest income (tax equivalent)	3.18	3.36	32	3.45	3.12	70	3.35	3.06	68	3.85	3.55	70	4.36	4.41	49															
Interest expense	0.20	0.35	27	0.22	0.26	50	0.21	0.25	50	0.44	0.52	46	0.80	1.08	33															
Net interest income (tax equivalent)	2.98	3.01	41	3.23	2.85	76	3.14	2.80	72	3.41	3.01	72	3.56	3.33	58															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0.01	0.09	25	0	0.12	15	0.01	0.11	14	0.01	0.27	7	0.02	0.21	12															
Earnings coverage of net loan and lease losses (X)	422.26	36.38	92	892.29	26.30	97	372.04	39.72	95	186.38	22.91	94	129.06	24.40	92															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.32	1.17	70	1.39	1.32	60	1.35	1.23	65	1.41	1.58	41	1.40	0.83	89															
Allowance for loan and lease losses / Total loans and leases	1.32	1.15	71	1.38	1.30	60	1.35	1.20	66	1.39	1.55	40	1.40	0.81	89															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.18	0.39	20	0.24	0.58	15	0.22	0.49	19	0.36	0.71	18	0.26	0.57	16															
30–89 days past due loans and leases / Total loans and leases	0.21	0.33	48	0.30	0.29	60	0.26	0.32	49	0.38	0.39	58	0.44	0.43	62															
Liquidity and Funding																														
Net noncore funding dependence	3.04	5.89	44	-4.10	-3.31	46	-3.73	-2.33	45	-4.14	3.20	31	-1.56	14.45	11															
Net short-term noncore funding dependence	1.92	0.87	55	-5.58	-9.17	59	-5.08	-7.71	56	-6.10	-4.76	40	-3.85	3.38	23															
Net loans and leases / Total assets	62.48	63.09	43	57.07	58.81	42	56.43	58.67	45	64.02	61.58	48	67.27	63.77	46															
Capitalization																														
Tier 1 leverage ratio	9.16	9.22	51	8.70	9.07	42	8.67	8.98	46	8.75	9.13	42	8.89	9.76	30															
Holding company equity capital / Total assets	6.93	9.68	12	9.14	10.79	23	8.79	10.71	19	9.81	11.16	31	9.96	12.43	22															
Total equity capital (including minority interest) / Total assets	6.94	9.81	11	9.16	10.91	21	8.80	10.82	17	9.82	11.29	29	9.98	12.57	21															
Common equity tier 1 capital / Total risk-weighted assets	13.04	11.79	75	13.02	12.64	64	13.09	12.42	68	12.24	12.38	53	11.67	12.17	45															
Net loans and leases / Equity capital (X)	9.02	6.64	87	6.24	5.47	67	6.42	5.53	67	6.53	5.58	73	6.75	5.21	80															
Cash dividends / Net income	0	31.93	3	0	27.22	3	0	28.27	3	0	42.30	4	83.99	33.12	95															
Cash dividends / Net income (Subchapter S adjusted)	71.62			-3.51			3.14			-0.65			-12.02																	
Growth Rates																														
Assets	3.13	6.04	44	20.35	9.51	87	21.33	10.50	86	20.18	16.68	64	11.89	9.26	72															
Equity capital	-21.86	-3.83	12	11.16	7.52	75	8.70	7.46	70	18.34	6.99	88	5.43	10.49	34															
Net loans and leases	12.91	14.48	53	3.03	-0.66	72	6.96	3.36	69	14.37	9.07	76	5.77	9.10	51															
Noncore funding	10	36.20	43	-5.37	-21.64	73	-2.97	-14.79	73	-2.80	-12.18	62	-1.79	6.59	39															
Parent Company Ratios																														
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0.82	1.02	78															
Long-term debt / Equity capital	8.14	11.91	49	7.23	10.65	48	6.34	10.95	47	7.83	13.56	48	10.36	13.04	61															
Equity investment in subsidiaries / Equity capital	105.34	104.01	60	104.39	103.15	61	103.80	103.22	58	105.17	102.81	66	109.22	103.22	79															
Cash from ops + noncash items + op expense / Op expense + dividends	77.59	118.32	32	80.12	155.61	23	87.06	154.48	18	416.06	147.24	96	20.17	190.27	5															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	348,721	349,120	459,357	439,237	415,974	-0.11	42.44
Income from lease financing receivables.....	38	0	59	9	34		-63.11
Fully taxable income on loans and leases.....	345,397	346,571	455,920	436,815	413,930	-0.34	41.92
Tax-exempt income on loans and leases.....	3,362	2,549	3,496	2,431	2,078	31.89	116.90
Estimated tax benefit on income on loans and leases.....	0	40	0	0	0	-100.00	
Income on loans and leases (tax equivalent).....	348,759	349,160	459,416	439,246	416,008	-0.11	42.40
Investment interest income (tax equivalent).....	62,700	47,322	66,013	57,523	54,614	32.50	121.14
Interest on balances due from depository institutions.....	3,184	1,462	1,876	3,917	10,328	117.78	184.03
Interest income on other earning assets.....	297	236	318	362	399	25.85	-40.36
Total interest income (tax equivalent).....	414,940	398,180	527,623	501,048	481,349	4.21	50.95
Interest on time deposits of \$250K or more	2,728	3,751	4,716	7,924	10,147	-27.27	32.81
Interest on time deposits < \$250K.....	5,148	8,265	10,347	23,843	30,350	-37.71	-29.20
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	13,705	8,609	11,341	18,022	40,149	59.19	60.74
Interest on other borrowings and trading liabilities.....	2,643	2,631	3,368	4,305	6,076	0.46	-40.07
Interest on subordinated debt and mandatory convertible securities	1,822	2,064	2,751	3,070	1,701	-11.72	
Total interest expense.....	26,046	25,320	32,523	57,164	88,423	2.87	17.00
Net interest income (tax equivalent).....	388,894	372,860	495,100	443,884	392,926	4.30	53.94
Non-interest income.....	57,023	72,596	95,580	99,198	97,077	-21.45	-5.37
Adjusted operating income (tax equivalent)	445,917	445,456	590,680	543,082	490,003	0.10	42.52
Overhead expense.....	242,617	226,034	305,975	295,739	273,421	7.34	35.58
Provision for credit losses.....	10,414	4,071	5,233	17,920	3,803		52.25
Securities gains (losses)	-62	0	3	1	-5		
Other tax equivalent adjustments	0	-98	0	0	0		
Pretax net operating income (tax equivalent).....	188,049	221,678	290,165	231,642	214,957	-15.17	47.86
Applicable income taxes	39,923	47,998	63,656	50,126	46,750	-16.82	2190.48
Tax equivalent adjustments	0	0	0	0	0		
Applicable income taxes (tax equivalent).....	39,923	47,998	63,656	50,126	46,750	-16.82	2190.48
Minority interest	385	424	464	474	657	-9.20	-13.68
Net income before discontinued operations, net of minority interest	147,741	173,256	226,045	181,042	167,550	-14.73	18.20
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	147,741	173,256	226,045	181,042	167,550	-14.73	18.20
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	148,126	173,680	226,509	181,516	168,207	-14.71	18.09
Investment securities income (tax equivalent).....	62,700	47,322	66,013	57,523	54,614	32.50	121.14
US Treasury and agency securities (excluding mortgage-backed securities)	21,040	12,699	19,397	12,037	17,059	65.68	231.97
Mortgage-backed securities	37,982	29,769	40,501	39,618	33,122	27.59	119.36
All other securities	3,678	4,854	6,115	5,868	4,433	-24.22	-21.74
Cash dividends declared.....	0	0	0	0	140,720		-100.00
Common	0	0	0	0	140,720		-100.00
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.08	3.12	42	3.31	2.90	78	3.22	2.85	76	3.65	3.27	74	4.13	4	61
Less: Interest expense	0.19	0.33	29	0.21	0.24	52	0.20	0.23	51	0.42	0.48	48	0.76	0.98	34
Equals: Net interest income (tax equivalent)	2.89	2.79	53	3.10	2.65	81	3.02	2.60	79	3.23	2.77	80	3.37	3.01	64
Plus: Non-interest income	0.42	0.94	20	0.60	1.09	27	0.58	1.04	28	0.72	1.21	31	0.83	1.32	33
Equals: adjusted operating income (tax equivalent)	3.31	3.77	24	3.70	3.80	49	3.61	3.70	47	3.96	4.04	49	4.20	4.41	40
Less: Overhead expense	1.80	2.18	24	1.88	2.21	30	1.87	2.17	29	2.15	2.57	30	2.35	2.69	34
Less: Provision for credit losses	0.08	0.10	48	0.03	-0.12	83	0.03	-0.09	81	0.13	0.51	9	0.03	0.15	19
Plus: Realized gains (losses) on held-to-maturity securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	21	0	0.01	24	0	0.01	35	0	0.02	28	0	0.01	26
Plus: other tax equivalent adjustments	0	0	48	0	0	6	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.40	1.46	48	1.84	1.76	60	1.77	1.66	63	1.69	1.04	87	1.84	1.56	73
Less: Applicable income taxes (tax equivalent)	0.30	0.34	32	0.40	0.41	53	0.39	0.38	56	0.37	0.23	86	0.40	0.36	61
Less: Minority interest	0	0	89	0	0	87	0	0	87	0	0	88	0.01	0	84
Equals: Net operating income	1.10	1.10	51	1.44	1.34	62	1.38	1.26	66	1.32	0.81	87	1.44	1.19	76
Plus: Net extraordinary items	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.10	1.10	51	1.44	1.34	62	1.38	1.26	66	1.32	0.82	86	1.44	1.19	76
Memo: Net income (last four quarters)	1.13	1.10	53	1.43	1.30	66	1.38	1.26	66	1.32	0.82	86	1.44	1.19	76
Net income—BHC and noncontrolling (minority) interest	1.10	1.11	50	1.44	1.35	62	1.38	1.27	66	1.32	0.83	86	1.44	1.20	77
Margin Analysis															
Average earning assets / Average assets	96.83	92.93	89	95.94	93.09	82	96.14	93.08	83	94.79	92.32	80	94.80	91.05	86
Average interest-bearing funds / Average assets	79.24	60.58	90	79.06	61.98	91	79.19	61.99	90	78.09	64.06	89	79.65	65.57	91
Interest income (tax equivalent) / Average earning assets	3.18	3.36	32	3.45	3.12	70	3.35	3.06	68	3.85	3.55	70	4.36	4.41	49
Interest expense / Average earning assets	0.20	0.35	27	0.22	0.26	50	0.21	0.25	50	0.44	0.52	46	0.80	1.08	33
Net interest income (tax equivalent) / Average earning assets	2.98	3.01	41	3.23	2.85	76	3.14	2.80	72	3.41	3.01	72	3.56	3.33	58
Yield or Cost															
Total loans and leases (tax equivalent)	4.38	4.24	70	4.78	4.07	84	4.68	4.01	84	4.79	4.27	79	5.12	5.09	59
Interest-bearing bank balances	0.75	0.79	45	0.15	0.13	81	0.15	0.14	77	0.42	0.27	86	2.20	2.04	59
Federal funds sold and reverse repos		1.05			0.25			0.25			0.68			2.44	
Trading assets		0.57			0.45			0.45			0.60			0.99	
Total earning assets	3.18	3.33	36	3.45	3.09	73	3.35	3.04	70	3.85	3.51	72	4.36	4.36	52
Investment securities (tax equivalent)	1.32	1.96	5	1.49	1.77	31	1.42	1.77	25	1.99	2.25	29	2.26	2.76	7
US Treasury and agency securities (excluding mortgage-backed securities)	1.04	1.38	24	0.94	1.23	33	0.94	1.14	35	1.54	1.75	38	2.24	2.32	49
Mortgage-backed securities	1.60	1.87	18	1.65	1.55	61	1.61	1.57	55	2.25	2.05	67	2.29	2.61	16
All other securities	1.32	2.89	8	1.44	2.85	10	1.41	2.81	11	1.51	3.24	6	1.79	4.06	4
Interest-bearing deposits	0.20	0.35	33	0.22	0.22	54	0.20	0.21	54	0.46	0.53	49	0.88	1.10	32
Time deposits of \$250K or more	0.70	0.61	63	0.92	0.70	76	0.87	0.66	76	1.38	1.42	43	1.82	1.96	36
Time deposits < \$250K	0.63	0.58	62	0.91	0.67	75	0.86	0.62	77	1.73	1.36	81	2.07	1.82	63
Other domestic deposits	0.15	0.31	27	0.11	0.16	40	0.11	0.15	39	0.22	0.36	25	0.59	0.93	23
Foreign deposits		0.52			0.12			0.14			0.42			1.19	
Federal funds purchased and repos	0.42	0.88	36	0.19	0.18	71	0.18	0.17	70	0.37	0.62	35	1.22	1.86	33
Other borrowed funds and trading liabilities	1.31	1.55	36	1.43	1.29	55	1.40	1.27	55	1.44	1.50	49	1.83	2.38	19
All interest-bearing funds	0.24	0.54	15	0.27	0.38	31	0.25	0.37	30	0.53	0.74	31	0.95	1.49	21

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019			
Non-interest Income and Expenses												
Total non-interest income		57,023		72,596		95,580		99,198		97,077		
Fiduciary activities income		2,278		1,884		2,533		2,062		2,256		
Service charges on deposit accounts - domestic		16,783		14,159		19,517		17,882		21,379		
Trading revenue.....		0		0		0		0		0		
Investment banking fees and commissions.....		5,981		4,914		6,719		5,138		5,364		
Insurance activities revenue.....		7,680		7,089		9,072		8,962		9,791		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees		0		0		0		0		0		
Net securitization income		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		13,389		32,538		40,152		40,863		24,558		
Other non-interest income.....		10,912		12,012		17,587		24,291		33,729		
Total overhead expenses		242,617		226,034		305,975		295,739		273,421		
Personnel expense.....		152,268		144,585		194,035		184,298		164,125		
Net occupancy expense.....		26,109		26,113		34,769		33,512		31,671		
Goodwill impairment losses		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		2,367		2,539		3,379		3,615		4,740		
Other operating expenses.....		61,873		52,797		73,792		74,314		72,885		
Fee income on mutual funds and annuities.....		6,012		4,979		6,801		5,151		5,410		
Memoranda												
Assets under management in proprietary mutual funds and annuities		0		0		0		0		0		
Number of equivalent employees		2,057		2,087		2,065		2,070		2,025		
Average personnel expense per employee.....		74.02		69.28		93.96		89.03		81.05		
Average assets per employee.....		8,733.39		7,686.71		7,932		6,629.88		5,756.10		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	10.54	2.43	96	6.86	2.14	91	7.12	2.17	91	5.19	2.02	83
Overhead expenses / Net Interest Income + non-interest income	54.41	58.02	33	50.75	58.85	19	51.80	59.28	21	54.46	62.28	20
Percent of Average Assets												
Total overhead expense	1.80	2.18	24	1.88	2.21	30	1.87	2.17	29	2.15	2.57	30
Personnel expense.....	1.13	1.20	43	1.20	1.23	47	1.18	1.21	48	1.34	1.30	57
Net occupancy expense.....	0.19	0.22	33	0.22	0.24	38	0.21	0.23	38	0.24	0.26	42
Other operating expenses.....	0.48	0.73	12	0.46	0.72	9	0.47	0.72	10	0.57	0.94	17
Overhead less non-interest income	1.38	1.22	60	1.28	1.08	61	1.28	1.10	63	1.43	1.25	67
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	54.41	57.55	33	50.74	58.34	21	51.80	58.83	21	54.46	61.82	21
Personnel expense.....	34.15	31.86	60	32.46	32.89	40	32.85	32.93	42	33.94	32.36	55
Net occupancy expense.....	5.86	5.98	46	5.86	6.26	43	5.89	6.23	46	6.17	6.58	42
Other operating expenses.....	14.41	19.14	13	12.42	18.68	7	13.06	19.18	9	14.35	22.28	10
Total non-interest income	12.79	24.10	24	16.30	28.20	26	16.18	27.67	27	18.27	28.83	30
Fiduciary activities income	0.51	2.13	36	0.42	2.27	33	0.43	2.20	35	0.38	2.09	34
Service charges on domestic deposit accounts	3.76	3.30	54	3.18	3.25	46	3.30	3.27	48	3.29	3.27	50
Trading revenue.....	0	0.57	34	0	0.68	25	0	0.62	27	0	1.28	25
Investment banking fees and commissions.....	1.34	2.15	48	1.10	2.46	43	1.14	2.58	44	0.95	2.46	40
Insurance activities revenue.....	1.72	0.36	87	1.59	0.38	86	1.54	0.36	86	1.65	0.41	86
Venture capital revenue.....	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44
Net servicing fees	0	1.23	12	0	0.56	14	0	0.60	14	0	0.01	42
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	45
Net gain (loss) - sales of loans, OREO, and other assets	3	1.19	85	7.30	3.64	82	6.80	3.30	82	7.52	3.92	78
Other non-interest income.....	2.45	8.80	7	2.70	9.39	6	2.98	9.27	7	4.47	9.65	23
Overhead less non-interest income	41.62	32.79	78	34.45	29.67	58	35.62	30.52	63	36.19	31.93	58
Applicable income taxes / Pretax net operating income (tax equivalent).....	21.23	21.50	44	21.65	21.49	48	21.94	21.18	58	21.64	18.63	67
Applicable income tax + TE / Pretax net operating income + TE	21.23	23.57	18	21.65	23.11	27	21.94	22.67	35	21.64	21.18	45

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans	9,344,846	7,996,649	8,244,943	7,282,997	6,653,652	16.86	60.92	
Commercial and industrial loans	734,835	861,402	869,587	1,185,621	681,124	-14.69	13.98	
Loans to individuals	131,514	132,076	130,672	135,781	146,241	-0.43	-10.94	
Loans to depository institutions and acceptances of other banks	0	16,410	36,516	16,660	0	-100.00		
Agricultural loans	799,885	811,561	837,555	823,637	836,559	-1.44	3.49	
Other loans and leases	205,710	125,829	142,640	159,618	68,836	63.48	203.42	
Less: Unearned income	24,521	25,001	22,377	26,271	11,768	-1.92	178.93	
Loans and leases, net of unearned income	11,192,269	9,918,926	10,239,536	9,578,043	8,374,644	12.84	50.61	
Less: Allowance for loan and lease losses	147,820	137,255	137,876	133,437	116,856	7.70	39.19	
Net loans and leases	11,044,449	9,781,671	10,101,660	9,444,606	8,257,788	12.91	50.77	
Debt securities that reprice or mature in over 1 year	5,204,894	5,116,467	5,578,504	3,153,387	2,216,860	1.73	169.64	
Mutual funds and equity securities	40,845	41,355	45,620	34,930	25,559	-1.23	90.27	
Subtotal	16,290,188	14,939,493	15,725,784	12,632,923	10,500,207	9.04	75.60	
Interest-bearing bank balances	256,284	956,612	983,366	1,054,817	739,617	-73.21	445.89	
Federal funds sold and reverse repos	0	0	0	0	0		-100.00	
Debt securities that reprice or mature within 1 year	207,239	527,168	481,342	373,302	356,041	-60.69	108.88	
Trading assets	0	0	0	0	0			
Total earning assets	16,753,711	16,423,273	17,190,492	14,061,042	11,595,865	2.01	76.64	
Non-interest-bearing cash and due from depository institutions	249,493	212,134	199,751	207,910	202,516	17.61	29.76	
Premises, fixed assets, and leases	233,095	230,786	231,855	231,222	224,533	1.00	23.14	
Other real estate owned	200	1,153	0	1,328	3,375	-82.65	-93.64	
Investment in unconsolidated subsidiaries	467	488	395	105	433	-4.30	-67.59	
Intangible and other assets	440,333	272,256	277,339	251,619	248,808	61.73	72.24	
Total assets	17,677,299	17,140,090	17,899,832	14,753,226	12,275,530	3.13	74.57	
Quarterly average assets	18,098,292	16,713,560	17,391,808	14,596,298	12,290,361	8.29	77.09	
Average loans and leases (YTD)	10,605,036	9,738,393	9,820,224	9,175,299	8,125,350	8.90	49.33	
Memoranda								
Loans held-for-sale	19,152	52,278	41,497	82,641	41,720	-63.37	0.13	
Loans not held-for-sale	11,173,117	9,866,648	10,198,039	9,495,402	8,332,924	13.24	50.74	
Real estate loans secured by 1–4 family	2,000,375	1,726,332	1,715,317	1,588,750	1,494,441	15.87	47.63	
Commercial real estate loans	6,331,604	5,314,090	5,543,540	4,771,447	4,223,672	19.15	80.32	
Construction and land development	1,438,274	1,194,932	1,266,102	1,059,658	905,836	20.36	125.40	
Multifamily	614,952	512,972	508,640	506,383	388,628	19.88	98.87	
Nonfarm nonresidential	4,278,378	3,606,186	3,768,798	3,205,406	2,929,208	18.64	66.87	
Real estate loans secured by farmland	1,012,867	956,227	986,086	922,800	935,539	5.92	7.64	
Total investment securities	5,452,978	5,684,990	6,105,466	3,561,619	2,598,460	-4.08	165.87	
U.S. Treasury securities	1,777,503	1,682,755	2,075,173	72,932	126,506	5.63	6899.15	
US agency securities (excluding mortgage-backed securities)	495,510	845,914	768,322	959,032	577,216	-41.42	25.32	
Municipal securities	325,204	416,742	386,447	495,287	212,055	-21.97	-12.70	
Mortgage-backed securities	2,811,308	2,698,181	2,829,855	1,999,409	1,657,092	4.19	127.44	
Asset-backed securities	0	0	0	0	0			
Other debt securities	2,608	43	49	29	32	5965.12	1571.79	
Mutual funds and equity securities	40,845	41,355	45,620	34,930	25,559	-1.23	90.27	
Available-for-sale securities	5,412,133	5,643,635	6,059,846	3,526,689	2,572,901	-4.10	163.88	
U.S. Treasury securities	1,777,503	1,682,755	2,075,173	72,932	126,506	5.63	6899.15	
US agency securities (excluding mortgage-backed securities)	495,510	845,914	768,322	959,032	577,216	-41.42	25.32	
Municipal securities	325,204	416,742	386,447	495,287	212,055	-21.97	-12.70	
Mortgage-backed securities	2,811,308	2,698,181	2,829,855	1,999,409	1,657,092	4.19	127.44	
Asset-backed securities	0	0	0	0	0			
Other debt securities	2,608	43	49	29	32	5965.12	1571.79	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	-682,191	19,081	-41,569	89,235	21,105			
Available-for-sale securities appreciation (depreciation)	0	0	0	0	0			
Structured notes, fair value	2,000,064	1,913,177	1,930,656	1,470,547	1,202,799	4.54	56.50	

Liabilities and Changes in Capital

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Demand deposits	2,185,083	1,841,401	2,102,410	1,615,654	1,264,258	18.66	117.08	
NOW, ATS and transaction accounts	1,515,969	1,580,448	1,984,008	661,191	620,065	-4.08	283.31	
Time deposits less brokered deposits < \$250K	1,026,441	1,173,119	1,137,567	1,262,054	1,520,172	-12.50	-11.38	
MMDA and other savings accounts	10,565,209	9,896,776	10,029,375	8,648,371	6,519,689	6.75	85.64	
Other non-interest-bearing deposits	0	0	0	0	0	0	0	
Core deposits	15,292,702	14,491,744	15,253,360	12,187,270	9,924,184	5.53	85.33	
Time deposits of \$250K or more	516,150	540,217	538,928	550,897	591,530	-4.46	23.85	
Foreign deposits	0	0	0	0	0	0	0	
Federal funds purchased and repos	198,073	246,424	258,010	243,519	224,506	-19.62	-17.14	
Secured federal funds purchased	0	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	175,092	4,645	3,405	5,306	13,591	3669.47	1009.37	
Other borrowings w/remaining maturity over 1 year	68,792	79,708	78,189	105,698	101,920	-13.69	28.63	
Brokered deposits < \$250K	0	0	0	0	0	0	-100.00	
Noncore funding	958,107	870,994	878,532	905,420	931,547	10.00	26.71	
Trading liabilities	0	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities	99,705	113,245	99,705	113,245	126,620	-11.96		
Other liabilities	99,747	94,834	92,891	98,104	68,216	5.18	86.44	
Total liabilities	16,450,261	15,570,817	16,324,488	13,304,039	11,050,567	5.65	81.55	
Equity Capital								
Perpetual preferred stock (including surplus)	0	0	0	0	0	0	0	
Common stock	0	0	0	0	0	0	0	
Common surplus	3,796	3,796	3,796	608	608	0.00	524.34	
Retained earnings	1,765,387	1,564,858	1,617,646	1,395,498	1,214,456	12.81	68.53	
Accumulated other comprehensive income	-537,281	5,825	-41,078	60,023	7,568			
Other equity capital components	-7,512	-7,657	-7,612	-9,291	0			
Total holding company equity capital	1,224,390	1,566,822	1,572,752	1,446,838	1,222,632	-21.86	15.15	
Noncontrolling (minority) interest in subsidiaries	2,648	2,451	2,592	2,349	2,331	8.04	32.27	
Total equity capital, including minority interest	1,227,038	1,569,273	1,575,344	1,449,187	1,224,963	-21.81	15.19	
Total liabilities and capital	17,677,299	17,140,090	17,899,832	14,753,226	12,275,530	3.13	74.57	
Memoranda								
Non-interest-bearing deposits	2,185,083	1,841,401	2,102,410	1,615,654	1,264,258	18.66	117.08	
Interest-bearing deposits	13,623,769	13,190,560	13,689,878	11,122,513	9,251,456	3.28	77.10	
Total deposits	15,808,852	15,031,961	15,792,288	12,738,167	10,515,714	5.17	81.73	
Long-term debt that reprices within 1 year	0	0	0	0	0	0	0	
Changes in Holding Company Equity Capital								
Equity capital, previous year-end as amended	1,572,752	1,446,838	1,446,838	1,222,632	1,159,642			
Accounting restatements	0	0	0	0	0	0	0	
Net income	147,741	173,256	226,045	181,042	167,550			
Net sale of new perpetual preferred stock	0	0	0	0	0	0	0	
Net sale of new common stock	0	3,188	3,188	0	0	0	0	
Sale of treasury stock	0	5,394	5,394	17,000	30,010			
Less: Purchase of treasury stock	0	0	0	26,291	33,337			
Changes incident to business combinations	0	0	0	0	0	0	0	
Less: Dividends declared	0	0	0	0	140,720			
Change in other comprehensive income	-496,203	-54,197	-101,100	52,455	39,487			
Changes in debit to ESOP liability	0	0	0	0	0	0	0	
Other adjustments to equity capital	100	-7,657	-7,613	0	0			
Holding company equity capital, ending balance	1,224,390	1,566,822	1,572,752	1,446,838	1,222,632			

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	52.86	39.88	75	46.65	36.06	75	46.06	36.25	73	49.37	36.22	76	54.20	37.78	75
Commercial and industrial loans	4.16	11.23	12	5.03	11.11	15	4.86	10.76	16	8.04	13.52	19	5.55	12.02	19
Loans to individuals	0.74	3.58	34	0.77	3.60	37	0.73	3.36	36	0.92	3.40	39	1.19	4.20	39
Loans to depository institutions and acceptances of other banks	0	0.02	33	0.10	0.02	90	0.20	0.02	90	0.11	0.03	89	0	0.04	29
Agricultural loans.....	4.52	0.19	97	4.73	0.21	96	4.68	0.18	96	5.58	0.19	96	6.81	0.24	97
Other loans and leases.....	1.16	4.52	21	0.73	4.26	15	0.80	4.47	16	1.08	4.63	19	0.56	5.01	7
Net loans and leases.....	62.48	63.09	43	57.07	58.81	42	56.43	58.67	45	64.02	61.58	48	67.27	63.77	46
Debt securities over 1 year.....	29.44	18.76	84	29.85	18.32	85	31.17	19.46	87	21.37	15.55	76	18.06	14.60	69
Mutual funds and equity securities	0.23	0.05	91	0.24	0.05	91	0.25	0.06	91	0.24	0.05	89	0.21	0.06	89
Subtotal	92.15	83.05	96	87.16	78.17	85	87.85	79.22	86	85.63	78.16	81	85.54	79.65	65
Interest-bearing bank balances	1.45	3.61	30	5.58	9.37	31	5.49	8.50	37	7.15	7.51	50	6.03	3.06	81
Federal funds sold and reverse repos	0	0.52	27	0	0.53	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	1.17	1.71	51	3.08	1.51	83	2.69	1.56	79	2.53	1.68	75	2.90	1.91	74
Trading assets	0	0.59	20	0	0.58	19	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets.....	94.78	90.76	89	95.82	91.57	93	96.04	91.77	93	95.31	91.05	97	94.46	89.53	92
Non-interest cash and due from depository institutions.....	1.41	0.98	84	1.24	0.99	69	1.12	0.82	77	1.41	1.07	79	1.65	1.14	83
Other real estate owned.....	0	0.01	34	0.01	0.01	45	0	0.01	9	0.01	0.02	44	0.03	0.03	57
All other assets.....	3.81	8.19	3	2.94	7.39	3	2.85	7.35	3	3.28	7.82	1	3.89	9.27	3
Memoranda															
Short-term investments	2.62	6.75	27	8.66	12.31	38	8.18	11.47	38	9.68	11.17	51	8.93	7.63	67
U.S. Treasury securities.....	10.06	1.98	95	9.82	1.18	96	11.59	1.47	96	0.49	0.84	67	1.03	1.03	65
US agency securities (excluding mortgage-backed securities)	2.80	0.81	88	4.94	0.75	95	4.29	0.82	92	6.50	0.63	97	4.70	0.54	96
Municipal securities	1.84	1.69	60	2.43	1.70	67	2.16	1.73	63	3.36	1.69	78	1.73	1.34	68
Mortgage-backed securities	15.90	12.93	66	15.74	13.46	63	15.81	14.14	61	13.55	11.75	59	13.50	11.44	63
Asset-backed securities	0	0.85	17	0	0.47	25	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0.01	0.51	30	0	0.51	17	0	0.53	17	0	0.42	20	0	0.39	19
Loans held-for-sale.....	0.11	0.30	56	0.31	0.50	57	0.23	0.55	54	0.56	0.52	64	0.34	0.39	59
Loans held for investment	63.21	63.03	45	57.56	58.34	42	56.97	58.06	45	64.36	61.72	48	67.88	63.50	49
Real estate loans secured by 1–4 family	11.32	12.79	45	10.07	11.57	42	9.58	11.46	40	10.77	11.91	45	12.17	13.29	46
Revolving	1.07	1.52	46	0.94	1.44	44	0.92	1.42	45	0.98	1.66	40	1.20	2.07	39
Closed-end, secured by first liens	9.89	10.86	47	8.82	9.73	47	8.37	9.67	44	9.33	9.81	50	10.33	10.69	49
Closed-end, secured by junior liens	0.36	0.19	83	0.31	0.19	81	0.29	0.17	81	0.45	0.22	84	0.65	0.28	87
Commercial real estate loans	35.82	24.89	75	31	22.35	72	30.97	22.69	70	32.34	22.22	78	34.41	22.23	76
Construction and land development	8.14	3.92	83	6.97	3.40	87	7.07	3.34	86	7.18	3.40	87	7.38	3.44	85
Multifamily.....	3.48	3.87	58	2.99	3.32	58	2.84	3.57	51	3.43	3.12	65	3.17	3.01	61
Nonfarm nonresidential	24.20	15.73	78	21.04	14.65	72	21.05	14.57	74	21.73	14.72	72	23.86	14.69	76
Real estate loans secured by farmland.....	5.73	0.34	99	5.58	0.35	99	5.51	0.30	99	6.25	0.33	99	7.62	0.36	99

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	83.49	62.29	85	80.62	60.51	85	80.52	61.05	81	76.04	57.15	85	79.45	57.46	88
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	17.87	20.65	39	17.40	20	39	16.75	19.86	39	16.59	19.43	37	17.84	20.75	37
Real estate loans secured by 1–4 family.....	1.69	2.39	43	1.62	2.47	42	1.61	2.43	43	1.51	2.64	39	1.75	3.15	34
Revolving	16.18	18.01	42	15.78	17.35	43	15.14	17.24	41	15.08	16.59	43	16.09	17.39	42
Closed-end.....	56.57	38.12	83	53.58	37.13	81	54.14	37.86	79	49.82	34.63	81	50.43	33.52	80
Construction and land development.....	12.85	6.10	84	12.05	5.69	86	12.36	5.65	86	11.06	5.26	89	10.82	5.09	85
1–4 family.....	4.41	1.40	90	4.09	1.19	91	4.48	1.18	94	3.61	0.93	93	3.69	0.94	94
Other.....	8.44	4.62	81	7.95	4.46	81	7.89	4.40	80	7.45	4.19	82	7.13	4.02	80
Multifamily.....	5.49	5.86	56	5.17	5.41	59	4.97	5.78	54	5.29	4.96	61	4.64	4.69	58
Nonfarm nonresidential	38.23	24.30	80	36.36	24.45	78	36.81	24.56	75	33.47	22.93	76	34.98	22.15	79
Owner-occupied.....	10.11	8.11	63	11.44	8.31	68	11.15	8.29	67	11.53	7.68	74	11.71	7.72	76
Other.....	28.12	15.95	88	24.92	15.83	82	25.66	15.94	84	21.94	14.95	77	23.27	14.34	80
Real estate loans secured by farmland.....	9.05	0.55	99	9.64	0.61	99	9.63	0.54	99	9.63	0.54	99	11.17	0.55	99
Loans to depository institutions and acceptances of other banks.....	0	0.04	33	0.17	0.03	90	0.36	0.04	90	0.17	0.06	87	0	0.11	29
Commercial and industrial loans	6.57	18.37	9	8.68	19.45	12	8.49	18.86	16	12.38	22.17	13	8.13	19.53	12
Loans to individuals	1.18	6.24	37	1.33	6.58	36	1.28	6.24	37	1.42	6.13	38	1.75	7.13	37
Credit card loans	0.06	0.53	57	0.06	0.51	60	0.07	0.53	58	0.07	0.65	58	0.09	0.81	56
Agricultural loans.....	7.15	0.31	97	8.18	0.38	96	8.18	0.34	96	8.60	0.32	96	9.99	0.37	97
Other loans and leases.....	1.84	8.16	21	1.27	8.42	16	1.39	8.75	17	1.67	9.09	18	0.82	9.85	7
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	520.32	411.16	72	505.83	383.43	77	504.17	391.81	73	520.27	381.27	78	555.37	391.26	78
Real estate loans secured by 1–4 family.....	111.38	133.66	42	109.20	124.74	44	104.89	126.06	40	113.50	125.03	46	124.74	138.18	45
Revolving	10.56	15.46	44	10.17	15.53	44	10.11	15.44	45	10.34	17.42	40	12.25	21.26	37
Closed-end.....	100.82	116.59	45	99.03	107.54	50	94.78	108.85	46	103.15	106.14	50	112.49	115.20	50
Commercial real estate loans	352.54	254.65	71	336.15	238.58	77	338.98	245.88	73	340.86	234.65	77	352.54	229.44	77
Construction and land development.....	80.08	39.81	83	75.59	36.07	89	77.42	35.95	86	75.70	35.62	85	75.61	34.95	86
1–4 family.....	27.49	9.02	89	25.68	7.44	92	28.04	7.42	94	24.70	6.34	94	25.79	6.61	93
Other.....	52.59	30.27	81	49.90	28.34	81	49.38	28.11	81	50.99	28.16	79	49.82	27.32	79
Multifamily.....	34.24	40.47	55	32.45	35.29	62	31.10	38.66	54	36.17	32.74	66	32.44	31.04	62
Nonfarm nonresidential	238.22	161.09	77	228.11	156.30	77	230.46	158.05	75	228.98	155.06	75	244.49	152.10	79
Owner-occupied.....	62.98	53.43	62	71.76	52.63	69	69.81	52.99	67	78.90	52.37	74	81.84	53.07	73
Other.....	175.24	105.96	84	156.35	100.99	78	160.65	102.54	80	150.09	100.54	71	162.66	97.41	76
Real estate loans secured by farmland.....	56.40	3.36	99	60.49	3.67	99	60.30	3.22	99	65.92	3.44	99	78.09	3.60	99
Loans to depository institutions and acceptances of other banks.....	0	0.26	33	1.04	0.20	90	2.23	0.21	90	1.19	0.28	88	0	0.44	29
Commercial and industrial loans	40.92	115.08	10	54.49	116.17	16	53.17	114.45	20	84.70	139.91	22	56.85	122.02	18
Loans to individuals	7.32	35.47	37	8.35	36.56	36	7.99	34.55	37	9.70	37.47	41	12.21	43.51	39
Credit card loans	0.40	2.79	58	0.38	2.58	60	0.44	2.77	59	0.46	3.30	60	0.60	4.34	57
Agricultural loans.....	44.54	1.73	98	51.34	2.03	99	51.22	1.86	98	58.84	1.88	98	69.83	2.18	98
Other loans and leases.....	11.45	50.11	21	7.96	47.63	15	8.72	51.06	16	11.40	49.54	20	5.75	52.44	8
Supplemental															
Non-owner occupied CRE loans / Gross loans	46.57	30.74	84	42.21	29.25	81	43.08	30.07	78	38.38	27.32	79	38.77	26.45	80
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	290.22	205.31	76	264.85	187.63	77	269.75	195.33	76	262.58	183.76	78	271.01	178.57	77
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	353.21	262.15	71	336.61	244.92	75	339.56	252.85	72	341.48	240.85	77	352.85	236.10	76

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	2.62	6.75	27	8.66	12.31	38	8.18	11.47	38	9.68	11.17	51	8.93	7.63	67
Liquid assets	31.62	23.63	77	37.31	29.12	74	38.30	29.03	75	29.11	26.22	62	26.91	22.44	73
Investment securities	30.85	20.98	78	33.17	20.37	87	34.11	21.63	88	24.14	17.85	76	21.17	16.99	72
Net loans and leases	62.48	63.09	43	57.07	58.81	42	56.43	58.67	45	64.02	61.58	48	67.27	63.77	46
Net loans, leases and standby letters of credit	62.78	63.92	42	57.48	59.61	42	56.78	59.49	44	64.41	62.48	47	67.66	64.84	46
Core deposits	86.51	74.28	94	84.55	75.52	90	85.22	75.71	94	82.61	70.67	91	80.85	63.09	94
Noncore funding	5.42	12.30	27	5.08	10.15	35	4.91	10.30	32	6.14	14.13	26	7.59	19.36	17
Time deposits of \$250K or more	2.92	1.67	81	3.15	1.67	84	3.01	1.58	83	3.73	2.11	82	4.82	2.94	81
Foreign deposits	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	1.12	1.24	62	1.44	1.19	69	1.44	1.23	69	1.65	1.47	69	1.83	1.94	64
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	1.12	0.58	73	1.44	0.54	78	1.44	0.54	78	1.65	0.54	80	1.83	0.48	80
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0.99	2.18	40	0.03	0.88	34	0.02	1	30	0.04	1.24	27	0.11	3.01	15
Earning assets that reprice within 1 year	15.88	35.71	9	21.30	38.80	13	21.16	37.37	13	23.70	39.38	15	28.23	39.29	19
Interest-bearing liabilities that reprice within 1 year	6.39	6.79	64	7.22	6.64	72	6.78	6.39	73	9.02	8.20	71	12.76	10.19	76
Long-term debt that reprices within 1 year	0	0.38	32	0	0.27	31	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	9.49	27.35	12	14.08	30.83	17	14.38	29.65	16	14.68	29.11	20	15.48	26.63	20
Other Liquidity and Funding Ratios															
Net noncore funding dependence	3.04	5.89	44	-4.10	-3.31	46	-3.73	-2.33	45	-4.14	3.20	31	-1.56	14.45	11
Net short-term noncore funding dependence	1.92	0.87	55	-5.58	-9.17	59	-5.08	-7.71	56	-6.10	-4.76	40	-3.85	3.38	23
Short-term investment / Short-term noncore funding	59.77	112.63	39	228.21	304.29	51	220.12	273.46	54	217.27	184.19	65	158.46	77.77	81
Liquid assets - short-term noncore funding / Nonliquid assets	39.83	24.05	75	53.47	36.72	73	56.06	36.68	75	34.77	28.18	67	29.11	16.97	81
Net loans and leases / Total deposits	69.86	79.04	31	65.07	73.05	30	63.97	72.79	30	74.14	79.43	31	78.53	90.31	23
Net loans and leases / Core deposits	72.22	86.19	29	67.50	78.83	30	66.23	78.25	30	77.50	88.34	30	83.21	103.93	17
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-10.05			0.50			0.12			1.57				0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-41.39	-19.27	9	1.32	1.06	62	-2.78	-0.25	8	7.05	4.31	80	1.95	1.36	72
Structured notes appreciation (depreciation) / Tier 1 capital	-0.47			0			-0.02			0.02				0	
Percent of Investment Securities															
Held-to-maturity securities	0	26.09	7	0	13.65	14	0	14.28	13	0	11.38	15	0	12.67	14
Available-for-sale securities	99.25	71.92	83	99.27	84.59	71	99.25	83.77	74	99.02	87.23	68	99.02	85.40	73
U.S. Treasury securities	32.60	9.62	87	29.60	6.01	90	33.99	6.70	91	2.05	4.72	64	4.87	6.15	64
US agency securities (excluding mortgage-backed securities)	9.09	4.10	77	14.88	4.24	87	12.58	4.12	84	26.93	4.01	97	22.21	3.49	95
Municipal securities	5.96	8.02	55	7.33	8.38	60	6.33	8.22	58	13.91	9.83	71	8.16	7.75	61
Mortgage-backed securities	51.56	62.34	33	47.46	66.09	18	46.35	66.54	18	56.14	66.64	33	63.77	67.43	40
Asset-backed securities	0	4.33	17	0	2.45	25	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	0.05	3.02	27	0	3.01	17	0	3.08	17	0	3.01	19	0	2.94	18
Mutual funds and equity securities	0.75	0.27	83	0.73	0.29	80	0.75	0.29	82	0.98	0.35	83	0.98	0.40	80
Debt securities 1 year or less	3.80	9.28	36	9.27	8.18	65	7.88	7.78	64	10.48	10.55	60	13.70	11.86	65
Debt securities 1 to 5 years	43.82	20.14	88	25.98	17.39	72	36.06	18.25	86	32.06	17.03	82	42.28	17.94	85
Debt securities over 5 years	51.63	68.28	20	64.02	72.07	30	55.30	71.11	21	56.48	69.86	24	43.04	66.02	23
Pledged securities	36.68	31.26	60	33.65	33.37	51	31.62	32.26	50	41.29	35.67	57	46.29	30.57	71
Structured notes, fair value	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-68.76	-40.81	20	11.69	64.27	30	2.56	27.98	38	30.34	183.32	25	133.86	26.69	88
Investment securities	-4.08	11.76	31	84.52	32.48	89	71.42	31.36	85	37.07	23.62	74	15.48	11.75	70
Core deposits	5.53	4.57	64	23.93	16.96	78	25.16	16.94	80	22.80	26.88	39	13.04	11.23	67
Noncore funding	10	36.20	43	-5.37	-21.64	73	-2.97	-14.79	73	-2.80	-12.18	62	-1.79	6.59	39

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			2,756,890	2,469,039	2,246,454
Commit: Secured commercial real estate loans	1,459,086	1,012,808	1,011,805	938,238	940,202
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	100,450	72,693	69,180
Securities underwriting	54,139	69,855	62,124	58,084	47,330
Standby letters of credit	0	0	0	0	0
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	33,500
Written options contracts (interest rate)	145,499	246,548	202,170	374,188	122,787
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	0	0	0	0	0
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)					15.40	22.78	24	16.74	22.01	34	18.30	23.52	37		
Standby letters of credit	0.31	0.66	36	0.41	0.66	44	0.35	0.65	39	0.39	0.71	41	0.39	0.84	34
Commercial and similar letters of credit	0	0.02	21	0	0.02	19	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.27	27	0	0.24	28	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.17	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.20	34	0	0.18	35	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.19	33	0	0.13	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	0.82	44.74	9	1.44	47.31	10	1.13	46.30	9	2.54	48.62	10	1.27	68.47	7
Interest rate contracts	0.82	32.78	9	1.44	35.15	10	1.13	32.46	9	2.54	34.36	10	1.27	47.31	7
Interest rate futures and forward contracts	0	3.53	14	0	4.39	13	0	3.25	12	0	6.21	12	0.27	10.67	40
Written options contracts (interest rate)	0.82	1.49	68	1.44	1.69	67	1.13	1.41	68	2.54	2.18	73	1	2.47	63
Purchased options contracts (interest rate)	0	1.57	23	0	1.29	22	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	0	23.04	4	0	20.27	4	0	20.49	4	0	20.83	3	0	28.86	3
Foreign exchange contracts	0	6.65	26	0	6.12	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	4.26	27	0	3.76	27	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.18	35	0	0.91	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)					28.07	44.98	26	26.91	42.82	35	27.65	45.53	35		

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	145,499	246,548	202,170	374,188	156,287
Interest rate contracts	145,499	246,548	202,170	374,188	156,287
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	33,500
Written options	145,499	246,548	202,170	374,188	122,787
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	145,499	246,548	202,170	374,188	122,787
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	0	0	0	0	0
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	145,499	246,548	202,170	374,188	156,287
Interest rate contracts	145,499	246,548	202,170	374,188	156,287
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	0	0	0	0	33,500
One year or less	0	0	0	0	33,500
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	3,171	768	636	219	154
Gross positive fair value.....	35	415	403	1,664	361
Held for trading.....	0	0	0	0	0
Non-traded.....	35	415	403	1,664	361
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	100	93.95	75	100	94.10	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts	0	3.10	25	0	3.22	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	0	9.12	10	0	12.59	8	0	11.16	7	0	14.05	7	21.43	13.49	73
Written options	100	5.29	98	100	7.18	98	100	6.28	98	100	8.18	98	78.57	5.91	99
Exchange-traded	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	100	4.93	99	100	6.91	99	100	5.96	99	100	7.73	99	78.57	5.10	99
Purchased options	0	4.14	20	0	3.41	19	0	3.27	20	0	3.42	19	0	4.42	18
Exchange-traded	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0	3.58	21	0	3.01	20	0	2.87	21	0	2.86	21	0	3.35	18
Swaps	0	77.96	3	0	71.71	3	0	74.26	3	0	68.76	3	0	69.75	2
Held for trading	0	38.03	22	0	40.70	21	0	40.42	21	0	43.53	19	0	44.16	18
Interest rate contracts	0	31.70	23	0	34.66	21	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts	0	1.66	34	0	1.55	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	100	61.97	77	100	59.30	78	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts	100	57.96	85	100	56.22	86	100	56.71	85	100	53.82	87	100	52.22	88
Foreign exchange contracts	0	0.39	33	0	0.36	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	0	93.16	1	0	91.91	1	0	92.53	1	0	91.48	1	21.43	93.86	4
One year or less	0	37.29	4	0	27.90	3	0	27.56	3	0	32.05	4	21.43	32.17	51
Over 1 year to 5 years	0	22.61	7	0	29.78	4	0	27.01	5	0	27.06	3	0	30.45	4
Over 5 years	0	26.09	6	0	29.19	6	0	29.89	5	0	29.56	5	0	28.09	5
Gross negative fair value (absolute value)	2.18	2.48	42	0.31	1.18	17	0.31	0.98	19	0.06	1.55	4	0.10	0.83	9
Gross positive fair value	0.02	2.55	3	0.17	1.59	6	0.20	1.34	6	0.44	2.23	7	0.23	1.19	8
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.10	16	0	0.05	12	0	0.04	12	0	0.07	5	0	0.06	8
Gross positive fair value (X)	0	0.10	4	0	0.06	5	0	0.05	6	0	0.09	7	0	0.07	7
Held for trading (X)	0	0.06	23	0	0.05	22	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X)	0	0.02	9	0	0.01	15	0	0.01	16	0	0.02	23	0	0.01	22
Current credit exposure (X)	0	0.06	6	0	0.05	6	0	0.04	6	0	0.06	5	0	0.05	4
Credit losses on derivative contracts	0	0	50	0	0	46	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.70	6	0	0.59	6	0	0.46	5	0	0.85	5	0	0.73	4

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019						
Change: Allowance for Loan and Lease Losses excluding ATTR															
Beginning balance		137,876		133,437		133,437		116,856		114,748					
Gross losses		1,239		1,646		2,405		2,354		2,971					
Write-downs, transfers to loans held-for-sale		0		0		0		0		0					
Recoveries		769		1,393		1,611		1,015		1,276					
Net losses		470		253		794		1,339		1,695					
Provision for loan and lease losses		10,414		4,071		5,233		17,920		3,803					
Adjustments		0		0		0		0		0					
Ending balance		147,820		137,255		137,876		133,437		116,856					
Memo: Allocated transfer risk reserve (ATTR)		0		0		0		0		0					
Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct			
Provision for loan and lease losses / Average assets	0.08	0.09	50	0.03	-0.12	83	0.03	-0.09	82	0.13	0.51	9	0.03	0.15	19
Provision for loan and lease losses / Average loans and leases	0.13	0.16	52	0.06	-0.21	84	0.05	-0.16	80	0.20	0.82	5	0.05	0.24	18
Provision for loan and lease losses / Net loan and lease losses	2,215.74	151.30	94	1,609.09	-65.12	93	659.07	-105.48	90	1,338.31	487.86	88	224.37	130.58	89
Allowance for loan and lease losses / Total loans and leases not held for sale	1.32	1.17	70	1.39	1.32	60	1.35	1.23	65	1.41	1.58	41	1.40	0.83	89
Allowance for loan and lease losses / Total loans and leases	1.32	1.15	71	1.38	1.30	60	1.35	1.20	66	1.39	1.55	40	1.40	0.81	89
Allowance for loan and lease losses / Net loans and leases losses (X)	235.88	38.64	91	406.88	17.40	97	173.65	21.39	96	99.65	11.58	95	68.94	8.03	97
Allowance for loan and lease losses / Nonaccrual assets	762.27	428.13	81	602.97	330.05	86	606.82	364.13	82	402.77	299.17	74	620.88	218.72	90
ALLL / 90+ days past due + nonaccrual loans and leases	682.17	320.87	85	529.10	271.93	84	560.52	287.08	84	331.98	244.34	73	465.04	151.73	93
Gross loan and lease losses / Average loans and leases	0.02	0.16	12	0.02	0.20	7	0.02	0.19	6	0.03	0.34	5	0.04	0.28	8
Recoveries / Average loans and leases	0.01	0.07	9	0.02	0.08	18	0.02	0.08	13	0.01	0.07	11	0.02	0.08	15
Net losses / Average loans and leases	0.01	0.09	25	0	0.12	15	0.01	0.11	14	0.01	0.27	7	0.02	0.21	12
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	31.98	34.26	53	59.18	25.09	87	68.44	34.67	88	34.16	33.98	60	17.12	36.22	16
Earnings coverage of net loan and lease losses (X)	422.26	36.38	92	892.29	26.30	97	372.04	39.72	95	186.38	22.91	94	129.06	24.40	92
Net Loan and Lease Losses By Type	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct			
Real estate loans	0	-0.01	52	-0.01	0.02	27	-0.01	0.02	25	0	0.04	21	0	0.01	43
Real estate loans secured by 1–4 family	0	-0.02	78	0	-0.01	55	-0.01	-0.02	54	0	0.01	36	-0.01	0.01	23
Revolving	-0.01	-0.06	53	0	-0.07	56	0	-0.07	60	-0.07	0.01	17	-0.08	0.02	12
Closed-end	0	-0.01	80	0	-0.01	56	-0.01	-0.01	46	0	0	54	0	0	35
Commercial real estate loans	0	0	32	-0.01	0.04	12	-0.01	0.04	13	0	0.07	21	0.01	0.01	52
Construction and land development	0	-0.02	54	0	0.01	78	0	0	77	-0.01	0	35	0.01	-0.01	79
1–4 family	0	0	21	0	0	18	0	0	22	-0.01	0	14	0.01	0	90
Other	0	-0.01	50	0	0.01	82	0	0	82	0	0	42	0	-0.01	44
Multifamily	0	0	20	0	0.01	20	0	0.01	20	0	0	26	0.12	0	96
Nonfarm nonresidential	-0.01	0	30	-0.02	0.05	12	-0.02	0.05	9	0	0.11	22	-0.01	0.02	15
Owner-occupied	0	0	41	0	0.01	17	0	0.01	16	0	0.02	12	0	0.01	33
Other	-0.01	0.01	18	-0.02	0.04	10	-0.01	0.04	8	0	0.08	34	-0.01	0.01	9
Real estate loans secured by farmland	0	0	55	0	-0.01	55	0	0	54	0	0.02	46	0	0.01	21
Commercial and industrial loans	-0.01	0.11	21	0.02	0.19	25	0.06	0.17	36	0.07	0.47	18	0.13	0.37	24
Loans to individuals	0.73	0.76	58	0.64	0.72	58	0.65	0.71	57	0.38	1.13	22	0.53	1.17	29
Credit card loans	1.89	1.94	44	2.11	2.27	52	1.86	1.84	52	1.10	2.92	19	1.27	3.11	20
Agricultural loans	0	0.02	78	0.01	0.02	75	0.01	0.02	72	0	0.19	58	0	0.08	13
Loans to foreign governments and institutions	0	0.05	30	0	0	21	0	0	20	0	0	25	0	0	0
Other loans and leases	0	0.13	30	0	0.09	21	0	0.10	20	0	0.15	25	0	0.15	22

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019						
30+ Days Past Due and Nonaccrual Assets															
30-89 days past due loans and leases.....	23,945		29,392		26,180		36,435		36,831						
90+ days past due loans and leases	2,277		3,178		1,877		7,064		6,307						
Nonaccrual loans and leases.....	19,392		22,763		22,721		33,130		18,821						
Total past due and nonaccrual loans and leases.....	45,614		55,333		50,778		76,629		61,959						
Restructured 30-89 days past due	0		0		0		0		70						
Restructured 90+ days past due	0		0		0		61		0						
Restructured nonaccrual	985		692		1,192		786		784						
Total restructured loans and leases	985		692		1,192		847		854						
30-89 days past due loans held for sale	0		0		0		642		0						
90+ days past due loans held for sale.....	0		0		0		0		0						
Nonaccrual loans held for sale	0		0		0		0		0						
Total past due and nonaccrual loans held for sale.....	0		0		0		642		0						
Restructured loans and leases in compliance	101		160		335		750		574						
Other real estate owned.....	200		1,153		0		1,328		3,375						
Other Assets															
30-89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual.....	0		0		0		0		0						
Total other assets past due and nonaccrual.....	0		0		0		0		0						
Percent of Loans and Leases	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30-89 days past due loans and leases.....	0.21	0.33	48	0.30	0.29	60	0.26	0.32	49	0.38	0.39	58	0.44	0.43	62
90+ days past due loans and leases	0.02	0.10	45	0.03	0.09	51	0.02	0.10	46	0.07	0.12	59	0.08	0.15	52
Nonaccrual loans and leases.....	0.17	0.37	21	0.23	0.54	16	0.22	0.46	22	0.35	0.66	23	0.22	0.51	18
90+ days past due and nonaccrual loans and leases.....	0.19	0.52	17	0.26	0.68	15	0.24	0.62	18	0.42	0.85	22	0.30	0.71	15
30-89 days past due restructured.....	0	0.01	18	0	0.01	19	0	0.01	21	0	0.01	16	0	0.01	33
90+ days past due restructured	0	0.01	31	0	0	30	0	0	30	0	0.01	64	0	0.01	29
Nonaccrual restructured.....	0.01	0.09	18	0.01	0.12	12	0.01	0.10	17	0.01	0.13	10	0.01	0.14	15
30-89 days past due loans held for sale	0	0	40	0	0	39	0	0	40	0.01	0	87	0	0	38
90+ days past due loans held for sale.....	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	40	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.21	0.33	48	0.30	0.29	60	0.26	0.32	49	0.38	0.40	58	0.44	0.43	62
90+ days past due assets	0.02	0.10	44	0.03	0.09	51	0.02	0.10	45	0.07	0.12	59	0.08	0.15	51
Nonaccrual assets	0.17	0.37	20	0.23	0.55	16	0.22	0.47	22	0.35	0.67	23	0.22	0.53	18
30+ days past due and nonaccrual assets	0.41	0.89	24	0.56	1	23	0.50	0.97	24	0.80	1.29	33	0.74	1.19	34
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.12	0.33	18	0.15	0.40	15	0.14	0.36	17	0.27	0.52	26	0.20	0.44	17
90+ days past due and nonaccrual assets + other real estate owned	0.12	0.35	15	0.16	0.42	13	0.14	0.37	13	0.28	0.55	24	0.23	0.48	19
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	0.11	0.38	15	0.14	0.48	12	0.13	0.41	11	0.24	0.60	14	0.19	0.53	15
Allowance for loan and lease losses	13.32	55.46	9	17.54	67.85	6	16.72	62.64	7	26.43	66.66	13	19.55	115.41	4
Equity capital + allowance for loan and lease losses	1.44	3.63	18	1.41	4.12	15	1.35	3.60	13	2.23	4.97	20	1.71	4.28	17
Tier 1 capital + allowance for loan and lease losses	1.10	3.90	13	1.52	4.89	10	1.41	4.30	9	2.52	6.05	16	1.91	5.65	13
Loans and leases + other real estate owned	0.18	0.61	12	0.24	0.82	9	0.23	0.71	11	0.37	0.97	10	0.27	0.85	10

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.17	0.23	50	0.25	0.25	60	0.17	0.26	40	0.30	0.39	47	0.36	0.38	60
	90+ days past due		0.02	0.11	55	0.02	0.12	54	0.02	0.12	57	0.07	0.16	64	0.08	0.16	61
	Nonaccrual.....		0.09	0.41	12	0.25	0.60	25	0.25	0.52	29	0.37	0.76	24	0.21	0.46	27
Commercial and industrial	30–89 days past due		0.74	0.29	87	0.24	0.24	62	0.34	0.24	71	0.20	0.23	58	0.54	0.31	78
	90+ days past due		0.02	0.06	54	0.01	0.02	57	0.02	0.04	56	0.02	0.03	59	0.16	0.05	87
	Nonaccrual.....		1.22	0.47	90	0.21	0.65	20	0.09	0.57	12	0.39	0.75	31	0.51	0.83	36
Individuals	30–89 days past due		0.75	0.83	52	0.52	0.60	53	0.68	0.63	59	0.67	0.83	44	1.20	0.83	72
	90+ days past due		0.05	0.10	57	0.04	0.08	54	0.05	0.09	55	0.14	0.14	67	0.09	0.17	56
	Nonaccrual.....		0.03	0.17	34	0.03	0.17	30	0.05	0.17	43	0.14	0.28	47	0.03	0.17	34
Depository institution loans	30–89 days past due			0		0	0.03	44	0	0.01	45	0	0	46			0
	90+ days past due			0		0	0	47	0	0	47	0	0	46			0
	Nonaccrual.....			0		0	0	47	0	0	47	0	0	47			0
Agricultural	30–89 days past due		0.13	0.09	75	0.78	0.11	93	0.93	0.07	95	1.34	0.17	92	0.81	0.24	84
	90+ days past due		0	0	44	0.15	0	96	0.01	0	91	0.06	0	96	0	0	42
	Nonaccrual.....		0.25	0.27	68	0.13	0.51	61	0.13	0.70	62	0.18	0.49	55	0.14	0.67	53
Foreign governments	30–89 days past due			0			0			0.50			0			0.07	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.14			0.17			0.15			0.09			0.03	
Other loans and leases	30–89 days past due		0.35	0.13	85	0.21	0.11	75	0.11	0.12	67	0.14	0.18	61	0.58	0.20	85
	90+ days past due		0	0.01	71	0	0.01	74	0	0.01	72	0.50	0.01	97	0.01	0.01	83
	Nonaccrual.....		0	0.06	23	0	0.13	20	0	0.09	21	0	0.15	19	0	0.13	15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
		Memoranda														
1–4 family	30–89 days past due	0.20	0.39	37	0.37	0.36	61	0.21	0.46	28	0.45	0.65	43	0.36	0.67	27
	90+ days past due	0.02	0.22	55	0.01	0.25	41	0.02	0.24	51	0.04	0.33	53	0.06	0.31	52
	Nonaccrual	0.10	0.58	13	0.19	0.76	15	0.16	0.71	12	0.22	0.89	14	0.27	0.73	17
Revolving	30–89 days past due	0.33	0.31	56	0.61	0.33	81	0.01	0.28	18	0.26	0.48	32	0.06	0.45	12
	90+ days past due	0	0.02	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	0.08	0.86	19	0.06	1.05	15	0.06	1.18	16	0.13	1.13	17	0.08	1	13
Closed-end	30–89 days past due	0.19	0.41	33	0.35	0.36	60	0.23	0.49	32	0.46	0.65	44	0.40	0.70	30
	90+ days past due	0.02	0.25	56	0.01	0.27	43	0.02	0.26	50	0.04	0.38	56	0.06	0.35	54
	Nonaccrual	0.10	0.57	13	0.20	0.71	16	0.17	0.67	14	0.23	0.87	16	0.29	0.70	23
Junior lien	30–89 days past due	0.01	0.01	74	0	0.01	30	0.05	0.01	91	0.05	0.02	87	0.04	0.02	75
	90+ days past due	0	0	38	0	0	34	0	0	36	0	0	32	0	0	73
	Nonaccrual	0	0.02	39	0.01	0.04	33	0.01	0.03	39	0.01	0.04	28	0.02	0.04	34
Commercial real estate	30–89 days past due	0.15	0.13	69	0.24	0.16	73	0.11	0.15	55	0.23	0.26	61	0.30	0.18	80
	90+ days past due	0	0.01	29	0.01	0.01	65	0	0.01	56	0.02	0.02	76	0.09	0.03	81
	Nonaccrual	0.07	0.29	22	0.22	0.48	33	0.22	0.38	39	0.31	0.62	30	0.03	0.23	13
Construction and development	30–89 days past due	0.23	0.19	73	0.73	0.15	89	0.20	0.17	75	0.71	0.28	81	0.25	0.28	62
	90+ days past due	0	0.01	36	0.05	0.01	93	0	0.01	38	0.09	0.01	95	0.05	0.02	84
	Nonaccrual	0.03	0.14	56	0.04	0.31	43	0.08	0.20	57	0.03	0.41	31	0.03	0.20	34
1–4 family	30–89 days past due	0.13	0.02	89	0.08	0.03	82	0.03	0.02	76	0.03	0.03	68	0.13	0.06	78
	90+ days past due	0	0	45	0	0	45	0	0	44	0.03	0	91	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	31	0	0.01	32	0.03	0.03	72	0.03	0.02	73
Other	30–89 days past due	0.10	0.13	71	0.66	0.10	90	0.17	0.13	77	0.68	0.22	86	0.12	0.20	61
	90+ days past due	0	0	38	0.05	0	94	0	0	41	0.06	0	95	0.05	0.01	88
	Nonaccrual	0.03	0.12	61	0.04	0.25	51	0.08	0.16	66	0	0.35	26	0	0.17	33
Multifamily	30–89 days past due	0.10	0.04	83	0.05	0.09	66	0.17	0.07	80	0	0.09	22	0	0.08	19
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45	0	0	41
	Nonaccrual	0.04	0.06	69	0.07	0.13	66	0.06	0.17	64	0.09	0.11	62	0.13	0.05	82
Nonfarm non-residential	30–89 days past due	0.13	0.10	67	0.10	0.12	57	0.07	0.13	51	0.10	0.23	48	0.36	0.14	86
	90+ days past due	0	0.01	33	0	0.01	57	0	0.01	64	0	0.02	62	0.11	0.03	83
	Nonaccrual	0.09	0.36	25	0.31	0.58	38	0.29	0.45	47	0.43	0.80	39	0.02	0.28	11
Owner Occupied	30–89 days past due	0.03	0.04	52	0.07	0.04	73	0.01	0.04	35	0.02	0.07	35	0.08	0.07	62
	90+ days past due	0	0	36	0	0	72	0	0	74	0	0	72	0.10	0.01	95
	Nonaccrual	0.09	0.12	48	0.30	0.20	74	0.27	0.17	76	0.42	0.27	72	0.02	0.16	17
Other	30–89 days past due	0.10	0.05	78	0.03	0.07	53	0.05	0.08	67	0.08	0.14	57	0.28	0.07	91
	90+ days past due	0	0	39	0	0.01	34	0	0	37	0	0.01	33	0.01	0.01	69
	Nonaccrual	0.01	0.21	17	0.01	0.31	12	0.01	0.23	21	0.01	0.44	12	0	0.10	9
Farmland	30–89 days past due	0.21	0.09	84	0.11	0.13	69	0.49	0.10	88	0.42	0.11	87	0.65	0.23	84
	90+ days past due	0.16	0	96	0.11	0.01	91	0.13	0	93	0.41	0	98	0.06	0.01	88
	Nonaccrual	0.16	0.51	57	0.49	1.06	58	0.60	0.69	68	0.94	1.13	64	0.94	0.84	65
Credit card	30–89 days past due	2.48	1.22	89	0.07	0.79	14	2.29	0.81	95	0.11	0.95	18	0.10	1.19	12
	90+ days past due	0.40	0.50	43	0	0.40	16	0.58	0.45	55	0.02	0.63	29	0.06	0.78	27
	Nonaccrual	0.01	0.13	74	0.23	0.08	81	0.17	0.10	77	0.06	0.05	81	0.21	0.11	81

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	-3,716	-3,861	-3,816	-8,683	608										
Retained earnings	1,765,387	1,564,858	1,617,646	1,395,498	1,214,456										
Accumulated other comprehensive income (AOCI)	-537,281	5,825	-41,078	60,023	7,568										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,224,390	1,566,822	1,572,752	1,446,838	1,222,632										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	113,495	117,371	116,365	120,412	133,853										
Accumulated other comprehensive income-related adjustments	-537,281	5,825	-41,077	60,023	7,568										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,648,176	1,443,626	1,497,464	1,266,403	1,081,211										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,648,176	1,443,626	1,497,464	1,266,403	1,081,211										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	0	0	0	0	0										
Tier 1 Capital	1,648,176	1,443,626	1,497,464	1,266,403	1,081,211										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	57,866	71,930	71,930	85,818	99,533										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	147,820	137,255	137,876	129,382	115,851										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	205,686	209,185	209,806	215,200	215,384										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	205,686	209,185	209,806	215,200	215,384										
Exited advanced approach tier 2 capital															
Total capital	1,853,862	1,652,811	1,707,270	1,481,603	1,296,595										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	18,098,292	16,713,560	17,391,808	14,596,298	12,290,361										
Less: Deductions from common equity tier 1 capital	113,495	117,371	116,365	120,412	133,853										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	17,984,797	16,596,189	17,275,443	14,475,886	12,156,508										
Total risk-weighted assets	12,635,396	11,091,024	11,441,640	10,346,504	9,267,049										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	13.04	11.77	75	13.02	12.59	65	13.09	12.37	69	12.24	12.35	54	11.67	12.11	46
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	13.04	12.48	66	13.02	13.31	55	13.09	13.11	60	12.24	13.08	41	11.67	12.78	36
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	14.67	14.27	63	14.90	15.21	52	14.92	14.91	60	14.32	15.23	41	13.99	14.36	55
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	9.16	9.22	51	8.70	9.07	42	8.67	8.98	46	8.75	9.13	42	8.89	9.76	30
Supplementary leverage ratio, advanced approaches HCs		6.74		6.90			6.71			8.72			7.41		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets			0			0			0			0				0	
Total property and casualty assets			0			0			0			0				0	
Reinsurance recoverables (P/C)			0			0			0			0				0	
Total life and health assets			0			0			0			0				0	
Reinsurance recoverables (L/H)			0			0			0			0				0	
Separate account assets (L/H)			0			0			0			0				0	
Total insurance underwriting equity			0			0			0			0				0	
Total property and casualty equity			0			0			0			0				0	
Total life and health equity			0			0			0			0				0	
Total insurance underwriting net income			0			0			0			0				0	
Total property and casualty			0			0			0			0				0	
Total life and health			0			0			0			0				0	
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0	
Unearned premiums (P/C)			0			0			0			0				0	
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0	
Separate account liabilities (L/H)			0			0			0			0				0	
Insurance activities revenue			7,680			7,089			9,072			8,962			9,791	8.34	27.91
Other insurance activities income			7,680			7,089			9,072			8,962			9,791	8.34	27.91
Insurance and reinsurance underwriting income			0			0			0			0			0		
Premiums			0			0			0			0			0		
Credit related insurance underwriting			0			0			0			0			0		
Other insurance underwriting			0			0			0			0			0		
Insurance benefits, losses, expenses			0			0			0			0			0		
Net assets of insurance underwriting subsidiaries			0			0			0			0			0		
Life insurance assets			782			2,308			2,396			3,014			2,896	-66.12	-69.74

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.77			53.46			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.23			46.54			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets	11.73			13.15			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income	1.72	0.36	87	1.59	0.38	86	1.54	0.36	86	1.65	0.41	86	2	0.47	88			
Premium income / Insurance activities revenue	0	2.54	42	0	2.90	41	0	2.76	42	0	2.84	40	0	7.32	37			
Credit related premium income / Total premium income	32.83			31.14			32.99			38.23			34.91					
Other premium income / Total premium income	67.17			68.86			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C)	15.15			28.21			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H)	177.77			5.51			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums	4,581.19			-364.02			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0.07			0.15					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0.15					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0.04	12.02	8	0.15	11.72	7	0.15	12	6	0.22	11.03	8	0.24	11.51	10			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	1.39	34			
Net assets of broker-dealer subsidiaries / Consolidated assets	0			0			0			0			0					

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans		0.84			0	0.63	34		0	0.66	33		0.87		1.25
Cost: Interest-bearing deposits.....		0.52			0.12				0.14			0.42		1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			0.18				0.20			5.18			27.03
Commercial and industrial loans		0.13			0.86				0.79			0.64			0.29
Foreign governments and institutions		0.05			0				0			0			0
Growth Rates															
Net loans and leases.....		20.31			-0.16				6.83			-2.40			22.48
Total selected assets.....		21.10			3.36				9.48			2.04			12.40
Deposits		-2.72			10.74				0.73			3.46			10.36

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	9.62	26.76	21.48	37.28	10.29	
Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
30–89 Days Past Due Securitized Assets						5-Year
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		8,047	7,386	16,852	52,990	27,853	8.95	-90.10
Dividends		0	0	7,000	43,500	19,000		-100.00
Interest		15	20	31	30	112	-25.00	36.36
Management and service fees		8,032	7,366	9,821	9,460	8,741	9.04	60.29
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		1,172	1,176	1,176	1,566	1,116	-0.34	61.66
Dividends		1,172	1,176	1,176	1,566	1,116	-0.34	61.66
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		9,219	8,562	18,028	54,556	28,969	7.67	-88.76
Securities gains (losses)		0	0	0	0	0		
Other operating income		570	3,153	3,297	2,358	4,916	-81.92	-55.95
Total operating income		9,789	11,715	21,325	56,914	33,885	-16.44	-88.25
Operating Expenses								
Personnel expenses		7,840	6,733	9,173	9,223	8,323	16.44	51.44
Interest expense		1,822	2,064	2,751	3,186	2,208	-11.72	123.01
Other expenses		2,779	2,761	3,914	2,823	2,983	0.65	57.90
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		12,441	11,558	15,838	15,232	13,514	7.64	60.45
Income (loss) before taxes		-7,427	6,582	16,177	43,900	22,554		
Applicable income taxes (credit)		-1,969	1,517	2,175	14	1,080		
Extraordinary items								
Income before undistributed income of subsidiaries		-5,458	5,065	14,002	43,886	21,474		
Equity in undistributed income of subsidiaries		153,199	168,191	212,043	137,156	146,076	-8.91	208.12
Bank subsidiaries		153,138	168,548	212,369	136,966	145,435	-9.14	208.68
Nonbank subsidiaries		61	-357	-326	190	641		-44.55
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		147,741	173,256	226,045	181,042	167,550	-14.73	18.20
Memoranda								
Bank net income		153,138	168,548	219,369	180,466	164,435	-9.14	21.62
Nonbank net income		1,233	819	850	1,756	1,757	50.55	47.66
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,275,656	95.14	1,621,803	95.30	1,618,720	95.73	1,507,453	1,318,032	-21.34	19.70
Common and preferred stock		1,275,656	95.14	1,621,803	95.30	1,618,720	95.73	1,507,453	1,318,032	-21.34	19.70
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		14,116	1.05	13,823	0.81	13,855	0.82	14,180	17,340	2.12	75.44
Common and preferred stock		14,116	1.05	13,823	0.81	13,855	0.82	14,180	17,340	2.12	75.44
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		40,845	3.05	41,355	2.43	45,620	2.70	34,930	25,559	-1.23	95.62
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		6,608	0.49	22,923	1.35	9,654	0.57	16,904	6,251	-71.17	421.55
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	1,523	-100.00	
Premises, furnishings, fixtures and equipment		511	0.04	499	0.03	477	0.03	5,431	1,571	2.40	-67.24
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		3,148	0.23	1,297	0.08	2,611	0.15	1,471	1,468	142.71	155.93
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		1,340,884	100.00	1,701,700	100.00	1,690,937	100.00	1,580,369	1,371,744	-21.20	21.60
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	10,000	-100.00	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	-100.00	
Subordinated notes and debentures		99,705	7.44	113,245	6.65	99,705	5.90	113,245	126,620	-11.96	
Other liabilities		16,789	1.25	21,633	1.27	18,480	1.09	20,286	12,492	-22.39	96.32
Balance due to subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total liabilities		116,494	8.69	134,878	7.93	118,185	6.99	133,531	149,112	-13.63	195.53
Equity Capital		1,224,390	91.31	1,566,822	92.07	1,572,752	93.01	1,446,838	1,222,632	-21.86	15.15
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		0	0	0	0	0	0	0	0	0	
Common surplus		3,796	0.28	3,796	0.22	3,796	0.22	608	608	0.00	524.34
Retained earnings		1,765,387	131.66	1,564,858	91.96	1,617,646	95.67	1,395,498	1,214,456	12.81	68.53
Accumulated other comprehensive income		-537,281	-40.07	5,825	0.34	-41,078	-2.43	60,023	7,568		
Other equity capital components		-7,512	-0.56	-7,657	-0.45	-7,612	-0.45	-9,291	0		
Total liabilities and equity capital		1,340,884	100.00	1,701,700	100.00	1,690,937	100.00	1,580,369	1,371,744	-21.20	21.60
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0	0	0	
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0	0	
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct													
	14.01	11.02	77	15.17	12.52	73	14.67	11.94	74	13.41	7.29	91	14.15	9.68	90	
Profitability																
Net income / Average equity capital	14.40	11.60	75	14.40	12.35	70	13.95	11.80	73	12.66	7.45	88	13.34	10.51	81	
Bank net income / Average equity investment in banks	11.78	9.71	66	7.69	13.18	45	6.02	13.12	41	10.97	9.75	65	16.72	7.89	77	
Nonbank net income / Average equity investment in nonbanks																
Subsidiary HCs net income / Average equity investment in sub HCs	8.41				11.04			10.11			7.01			8.55		
Bank net income / Parent net income	103.65	98.76	57	97.28	96.45	26	97.05	96.79	26	99.68	88.16	30	98.14	82.22	31	
Nonbank net income / Parent net income	0.83	2.50	57	0.47	3.22	44	0.38	3.40	45	0.97	3.59	52	1.05	5.93	55	
Subsidiary holding companies' net income / Parent net income					85.68			65.35			68.34				74	
Leverage																
Total liabilities / Equity capital	9.51	18.39	37	8.61	16.51	36	7.51	16.81	35	9.23	20.06	37	12.20	20.43	55	
Total debt / Equity capital	8.14	12.61	49	7.23	11.37	48	6.34	11.71	46	7.83	14.41	47	11.17	14.31	61	
Total debt + notes payable to subs that issued TPS / Equity capital	8.14	14.76	38	7.23	13.41	35	6.34	13.63	34	7.83	16.67	32	11.17	16.36	56	
Total debt + Loans guaranteed for affiliate / Equity capital	8.14	12.68	48	7.23	11.46	47	6.34	11.77	45	7.83	14.68	46	11.17	14.56	61	
Total debt / Equity capital – excess over fair value	8.14	12.75	48	7.23	11.47	48	6.34	11.81	46	7.83	14.52	47	11.17	14.51	61	
Long-term debt / Equity capital	8.14	11.91	49	7.23	10.65	48	6.34	10.95	47	7.83	13.56	48	10.36	13.04	61	
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0.82	1.02	78	
Current portion of long-term debt / Equity capital	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0.05	40	
Excess cost over fair value / Equity capital	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0.12	38	
Long-term debt / Consolidated long-term debt	59.17	39.59	65	58.69	40.69	63	56.05	39.86	58	51.72	34.67	65	55.40	28.44	76	
Double Leverage																
Equity investment in subs / Equity capital	105.34	104.01	60	104.39	103.15	61	103.80	103.22	58	105.17	102.81	66	109.22	103.22	79	
Total investment in subs / Equity capital	105.34	109.29	48	104.39	108.29	49	103.80	108.40	47	105.17	110.16	51	109.22	111.07	63	
Equity investment in subs / Equity cap, Qual TPS + other PS in T1																
Total investment in subs / Equity cap, Qual TPS + other PS in T1																
Double Leverage Payback																
Equity investment in subs – equity cap / Net income (X)	0.33	0.39	54	0.30	0.27	57	0.26	0.29	54	0.41	0.47	54	0.67	0.36	67	
Equity investment in subs – equity cap / Net income-div (X)	0.33	1.15	27	0.30	0.85	26	0.26	1.05	18	0.41	1.82	15	4.20	1.22	91	
Coverage Analysis																
Operating income-tax + noncash / Operating expenses + dividends	95.08	130.36	35	88.93	152.56	25	121.56	152.85	39	374.36	136.59	96	21.35	177.68	2	
Cash from ops + noncash items + op expense / Op expense + dividend	77.59	118.32	32	80.12	155.61	23	87.06	154.48	18	416.06	147.24	96	20.17	190.27	5	
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	76.09	105.80	26	152.77	94.59	83	75.67	98.54	28	132.35	134.08	60	100.75	116.34	34	
Pretax operating income + interest expense / Interest expense	-307.63	1,565.66	5	418.90	1,645.53	24	688.04	1,835.33	31	1,477.90	2,016.32	62	1,121.47	1,968.54	42	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	-307.63	1,454.22	2	418.90	1,896.20	22	688.04	1,770.77	30	1,477.90	1,539.23	71	1,121.47	1,632.83	50	
Dividends + interest from subsidiaries / Interest expense + dividends	65.15	150.57	21	57.95	174.48	14	298.33	174.12	84	1,415.44	150.43	99	14.15	210.80	2	
Fees + other income from subsidiaries / Salary + other expenses	75.64	10.18	91	77.59	12.03	93	75.04	11.92	91	78.53	13.95	92	77.31	16.52	91	
Net income / Current part of long-term debt + preferred dividends (X)		26.99			40.79			47.61			35.64				57.11	
Other Ratios																
Net assets that reprice within 1 year / Total assets	0.22	3.60	35	0.87	3.29	37	0.31	3.44	38	0.78	3.85	38	-0.38	2.64	20	
Past Due and Nonaccrual as a Percent of Loans and Leases																
90+ days past due					0.30			0.60			0.17		0.10		0.04	
Nonaccrual					0.65			1.04			0.92		1.03		0.54	
Total					0.95			1.64			1.09		1.13		0.58	
Guaranteed Loans as a Percent of Equity Capital																
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
To nonbank subsidiaries	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46	
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
Total	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46	
As a Percent of Consolidated Holding Company Assets																
Nonbank assets of nonbank subsidiaries	0.10	1.77	51	0.10	1.76	51	0.10	1.76	54	0.12	2.66	51	0.17	5.62	50	
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50	
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36	

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Payout Ratios — Parent																
Dividends declared / Income before undistributed income.....		70.90			0	69.90	1	0	66.37	1	0	81.10	1	655.30	57.84	97
Dividends declared / Net income	0	31.93	3	0	27.22	3	0	28.27	3	0	42.29	4	83.99	33.08	95	
Net income – dividends / Average equity.....	14.01	7.51	90	15.17	9.25	85	14.67	8.62	87	13.41	4.14	93	2.27	6.46	9	
Percent of Dividends Paid																
Dividends from bank subsidiaries		133.26			160.45			155.92			132.17			13.50	178.13	20
Dividends from nonbank subsidiaries		2.76			6.19			4.90			3.41			0.79	7.53	56
Dividends from subsidiary holding companies.....		4.73			6.32			5.91			4.85			0	21.40	42
Dividends from all subsidiaries		183.35			213.42			203.53			174.85			14.30	260.40	6
Payout Ratios — Subsidiaries:																
Percent of Bank Net Income																
Dividends from bank subsidiaries	0	43.79	8	0	43.30	6	3.19	45.96	12	24.10	60.28	19	11.55	66.55	12	
Interest income from bank subsidiaries.....	0.01	0.21	57	0.01	0.11	59	0.01	0.11	60	0.02	0.36	52	0.07	0.54	58	
Management and service fees from bank subsidiaries	5.24	0.95	88	4.37	0.87	86	4.48	0.88	87	5.24	1.47	83	5.32	1.55	83	
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46	
Operating income from bank subsidiaries	5.25	52.71	15	4.38	48.70	12	7.68	51.33	14	29.36	62.88	21	16.94	69.36	12	
Percent of Nonbank Net Income																
Dividends from nonbank subsidiaries	95.05	47.96	67	143.59	66.90	86	138.35	62.63	89	89.18	56.39	64	63.52	82.95	54	
Interest income from nonbank subsidiaries.....	0	3.25	35	0	2.38	31	0	2.44	31	0	7.38	32	0	20.25	26	
Management and service fees from nonbank subsidiaries	0	0.51	41	0	0.66	39	0	0.37	40	0	0.86	39	0	1.92	38	
Other income from nonbank subsidiaries.....	0	0.12	46	0	0.11	44	0	0.07	45	0	0.16	46	0	1.06	43	
Operating income from nonbank subsidiaries	95.05	64.26	61	143.59	94.31	79	138.35	87.22	84	89.18	79.84	57	63.52	150.41	35	
Percent of Subsidiary Holding Companies' Net Income																
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51				61.23	
Interest income from subsidiary holding companies		15.40			5.06			5.26			8.40				6.54	
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44				0.36	
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01				0.29	
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			55.20				76.49	
Dependence on Subsidiaries:																
Percent of Total Operating Income																
Dividends from bank subsidiaries	0	67.73	10	0	72.55	8	32.83	74.16	19	76.43	69.76	31	56.07	67.32	27	
Interest income from bank subsidiaries.....	0.15	0.98	64	0.17	0.27	75	0.15	0.23	75	0.05	0.63	51	0.33	0.80	64	
Management and service fees from bank subsidiaries	82.05	1.25	98	62.88	1.64	98	46.05	1.44	98	16.62	1.87	92	25.80	1.81	94	
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.03	44	
Operating income from bank subsidiaries	82.20	81.70	29	63.05	82.68	22	79.02	83.13	26	93.11	82.20	36	82.20	78.80	31	
Dividends from nonbank subsidiaries	11.97	2.90	85	10.04	3.56	85	5.51	3.07	83	2.75	1.95	77	3.29	2.65	77	
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0.20	36	0	0.18	36	0	0.73	36	0	1.19	30	
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41	
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0.04	44	
Operating income from nonbank subsidiaries	11.97	4.41	81	10.04	5.69	81	5.51	4.67	78	2.75	4.70	69	3.29	7.29	70	
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43	
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44	
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49	
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48	
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08	40	
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			158.10			135.13			0	83.37	12
Loans and advances from subsidiaries / Total debt	0	27.96	14	0	28.03	13	0	26.38	13	0	27.08	12	0	28.33	11	